

Information to identify the case:

Debtor 1	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-2025
	David Ventura	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3528
	Suzanne Ventura	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-11240-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Ventura

Suzanne Ventura

9/1/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Ventura
Suzanne Ventura
Debtors

Case No. 17-11240-MBK
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Sep 01, 2021

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	David Ventura, Suzanne Ventura, 2319 Forest Circle, Toms River, NJ 08755-0980
516603003	Alltran Financial LLP, PO Box 4044, Concord, CA 94524-4044
516603004	+ Barclay Card, PO Box 1337, Philadelphia, PA 19105
516603009	+ Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
516853825	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516603016	Kohls, PO Box 2893, Milwaukee, WI 53201-2983
518654202	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518654203	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826
517115140	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516804334	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
516807723	+ TD Bank, NA, 30 Montgomery St., Ste. 1205, Jersey City, NJ 07302-3835
516648447	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 01 2021 22:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 01 2021 22:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516762722	EDI: AIS.COM	Sep 02 2021 01:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516603007	EDI: CITICORP.COM	Sep 02 2021 01:53:00	Citi Cards, PO Box 183113, Columbus, OH 43218-3113
516603005	+ EDI: CAPITALONE.COM	Sep 02 2021 01:53:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516828235	EDI: BL-BECKET.COM	Sep 02 2021 01:53:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516808709	+ Email/Text: bankruptcy@cavps.com	Sep 01 2021 22:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516603008	+ Email/Text: mediamanagers@clientservices.com	Sep 01 2021 22:21:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
516603017	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Macy's, PO Box 9001094, Louisville, KY

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			40290-1094
516828716	EDI: Q3G.COM	Sep 02 2021 01:53:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516603010	+ EDI: DISCOVER.COM	Sep 02 2021 01:53:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
516612457	EDI: DISCOVER.COM	Sep 02 2021 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516603012	Email/Text: bknotice@ercbpo.com	Sep 01 2021 22:22:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
516603013	+ EDI: FSAE.COM	Sep 02 2021 01:53:00	Firstsource Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
516603014	+ Email/Text: fggbanko@fgny.com	Sep 01 2021 22:21:00	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516603015	EDI: IRS.COM	Sep 02 2021 01:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516736905	Email/PDF: resurgentbknotifications@resurgent.com	Sep 01 2021 22:25:28	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516858253	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516858799	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516603018	EDI: RMSC.COM	Sep 02 2021 01:53:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
516603019	EDI: TDBANKNORTH.COM	Sep 02 2021 01:53:00	TD Bank, PO box 84037, Columbus, GA 31908-4037
516603020	EDI: TFSR.COM	Sep 02 2021 01:53:00	Toyota Motor Credit, 4 Gatehall Drive Ste 350, Parsippany, NJ 07054
517771338	EDI: BL-BECKET.COM	Sep 02 2021 01:53:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516603006	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516603021	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit, 4 Gatehall Drive Ste 350, Parsippany, NJ 07054
516648520	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518173883	*	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516603011	##	Ditech Financial, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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User: admin

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
James J. Cerbone	on behalf of Joint Debtor Suzanne Ventura cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Debtor David Ventura cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
Laura M. Egerman	on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10